

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. (Previously Presented) A system for identifying an individual in an electronic transaction, said system comprising:
 - a terminal comprising a body coupler and a radiofrequency transceiver;
 - an independent portable device comprising an over skin communication receiver, a radiofrequency transceiver, and a biometric sensor; and
 - wherein the terminal is configured to:
 - transmit through the body coupler a connection code to the independent portable device when a body of an individual makes physical contact with both the terminal and the independent portable device, wherein the connection code comprises a terminal identification class, and
 - wherein the independent portable device is configured to:
 - remain in a low-powered stand-by mode until a data signal is received by the over skin receiver;
 - receive a data signal comprising the connection code by the over skin communication receiver;
 - transition to an active mode when the data signal is received;
 - determine the terminal identification class from the connection code;
 - obtain, using the biometric sensor, biometric data for a user of the independent portable device;
 - determine whether the user of the independent portable device is an authorized user;
 - and
 - when the user of the independent portable device is the authorized user:
 - establish communication with the terminal using the radiofrequency transceiver based on the terminal identification class.

2. (Cancelled)

3. (Cancelled)
4. (Currently Amended) The system as in claim [[3]]1, wherein said biometric sensor is one selected from the group consisting of a fingerprint sensor, a voiceprint sensor and a subcutaneous ultrasonic sensor.
5. (Previously Presented) The system as in claim 1, further comprising:
means for detecting an interruption of said physical contact established by the individual
between the terminal and the independent portable device.
6. (Cancelled)
7. (Cancelled)
8. (Cancelled)

9. (Previously Presented) The system as in claim 1, wherein the independent portable device establishing communication with the terminal using the radiofrequency transceiver based on the terminal identification class comprises:

comparing the terminal identification class received by the independent portable device with data stored in the independent portable device; and
sending a signal for enabling execution of a transaction when the terminal identification class matches with data stored in the independent portable device.

10. (Previously Presented) The system as in claim 1, wherein:

the connection code transmitted to the independent portable device by over skin communication further comprises a first random number, and
wherein the independent portable device establishing communication with the terminal using the radiofrequency transceiver based on the terminal identification class comprises:
re-transmitting the first random number to the terminal using the radiofrequency transceiver, wherein the terminal is further configured to:

receive, using the radiofrequency transceiver, the first random number as re-transmitted by the independent portable device using the radiofrequency transceiver; and

compare the re-transmitted first random number with the first number as transmitted in the connection code by the terminal through the body coupler.

11. (Previously Presented) The system as in claim 10, wherein:

the connection code transmitted to the independent portable device by over skin communication further comprises a second random number, and

wherein the independent portable device establishing communication with the terminal using the radiofrequency transceiver based on the terminal identification class further comprises:

storing the second random number received; and

re-transmitting to the terminal the stored second random number upon receiving a re-transmission request from the independent portable device,

wherein the terminal is further configured to compare the re-transmitted second random number with the second random number as transmitted in the connection code by the terminal through the body coupler.

12. (Previously Presented) An independent portable device for use in a system configured to identify an individual in an electronic transaction, the independent portable device comprising:
- a data processing means;
 - a radiofrequency transceiver for exchanging individual-identification data with a terminal;
 - an over skin communication receiver configured to receive from the terminal a connection code at the onset of a transaction when a body of an individual makes physical contact with both the terminal and the independent portable device, and
 - a biometric sensor,
- wherein the independent portable device is configured to:
- obtain, using the biometric sensor, biometric data for the user of the independent portable device;
 - determine that the user of the independent portable device is an authorized user;
 - determine a terminal identification class from the received connection code; and
 - establish communication with the terminal using the radiofrequency transceiver based on the terminal identification class.

13. (Previously Presented) A terminal configured to identify an individual in an electronic transaction, comprising:

- a radiofrequency transceiver for communicating with an independent portable device; and
- a body coupler configured to transmit to the independent portable device a connection code when a body of an individual makes physical contact with both the terminal and the independent portable device, wherein the connection code comprises a terminal identification class, a first random number, and a second random number,

wherein the radiofrequency transceiver is configured to:

- receive a first signal transmitted by a radiofrequency transceiver of the independent portable device when the class of the independent portable device matches the terminal identification class comprised in the connection code, wherein the first signal comprises the first random number;

- transmit, to the independent portable device, a request for the second random number;

- receive a second signal transmitted by the radiofrequency transceiver of the independent portable device, wherein the second signal comprises the second random number,

wherein when (i) the first random number comprised in the first signal matches the first random number comprised in the connection code and (ii) the second random number comprised in the second signal matches the second random number comprised in the connection code, the terminal and the independent portable device are enabled to execute a transaction.

14. (Previously Presented) The system as in claim 1, wherein,
- when the independent portable device is in the low-powered stand-by mode:
 - the over skin communication receiver is active; and
 - when the independent portable device transitions to an active mode:
 - the over skin communication receiver, the radiofrequency transceiver, and the biometric sensor are active.
15. (Currently Amended) A portable device, comprising:
- a radiofrequency transceiver for exchanging individual-identification data with a terminal;
 - an over skin communication receiver configured to receive from the terminal a connection code at the onset of a transaction when a body of an individual makes physical contact with both the terminal and the portable device; and
 - a biometric sensor,
- wherein the ~~independent~~ portable device is configured to:
- remain in a low-powered stand-by mode until a data signal is received by the over skin receiver;
 - receive a data signal comprising the connection code by the over skin receiver;
 - transition to an active mode when the data signal is received;
 - determine a terminal identification class from the received connection code;
 - obtain, using the biometric sensor, biometric data for the user of the portable device;
 - determine whether the user of the portable device is an authorized user; and
 - when the user of the portable device is the authorized user:
 - establish communication with the terminal using the radiofrequency transceiver based on the terminal identification class.